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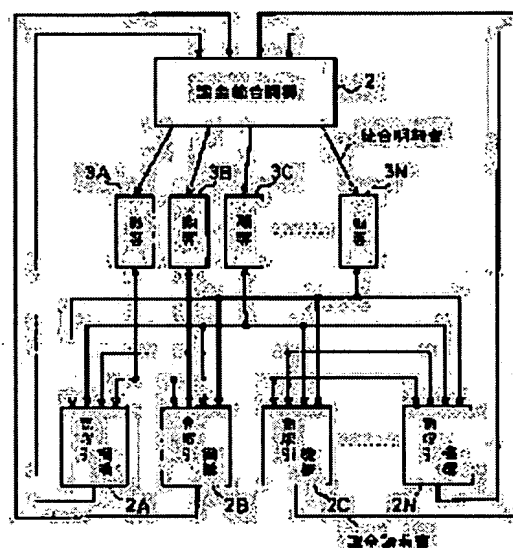
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(54) CHARGING SUBSTITUTE SYSTEM, CHARGING INTEGRATION METHOD AND CHARGING INTEGRATION DEVICE

(57)Abstract:

PROBLEM TO BE SOLVED: To reduce a cost on a business transaction mechanism side and to reduce labor on a customer side.

SOLUTION: Charging bills to plural-customers 3A-3N are sent altogether to a charging integration mechanism 2 individually from the side of plural business transaction mechanisms 2A-2N, the charging bills from the plural business transaction mechanisms 2A-2N are integrated and one integrated detailed statement is sent from the side of the charging integration mechanism 2 to the individual customers 3A-3N. Thus, compared to the conventional example of individually performing sending from the side of the plural business transaction mechanisms 2A-2N to all the customers 3A-3N, the time and labor on the side of the business transaction mechanisms 2A-2N are substantially reduced and the time and labor on the side of the customers 3A-3N are substantially reduced by just using a single integrated detailed statement when the customers 3A-3N settle accounts to the plural business transaction mechanisms 2A-2N and perform collation after the settlement of the accounts.



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CLAIMS

[Claim(s)]

[Claim 1] The accounting vicarious execution system characterized by providing the following. Plurality of a commercial transaction mechanism which draws up the accounting bill of each ***** concerned in connection with a commercial transaction with two or more customers, respectively, and sends this accounting bill group to the following accounting integrated mechanism collectively. The accounting integrated mechanism which unifies the accounting bill group of these classified two or more groups, respectively, and draws up the integrated specification for every customer, respectively while receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from each commercial transaction mechanism and classifying this received accounting bill group according to a customer.

[Claim 2] The accounting vicarious execution system characterized by providing the following. Plurality of a commercial transaction mechanism which draws up the accounting bill of each ***** concerned in connection with a commercial transaction with two or more customers, respectively, and sends this accounting bill group to the following accounting integrated mechanism collectively. The accounting integrated mechanism in which unify the accounting bill group of these classified two or more groups, respectively, draw up the integrated specification for every customer, respectively, and each of this drawn-up integrated specification is sent to corresponding customer ***** while receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from each commercial transaction mechanism and classifying this received accounting bill group according to a customer.

[Claim 3] It is the accounting vicarious-execution system the aforementioned commercial transaction mechanism sends the accounting bill which attached the customer identification information specified according to the accounting integrated mechanism in an accounting vicarious-execution system according to claim 1 or 2, and carry out what the aforementioned accounting integrated mechanism is the thing carry out classification processing and integrated processing based on the customer identification information given to each of the accounting bill group sent from an accounting claim sending means as the feature.

[Claim 4] The accounting vicarious execution system characterized by what the aforementioned accounting integrated mechanism and a commercial transaction mechanism consist of a data processor, and the aforementioned accounting integrated mechanism is connected for through means of communications to each of a commercial transaction mechanism in an accounting vicarious execution system according to claim 1 or 2.

[Claim 5] The accounting vicarious execution system characterized by what is been what the aforementioned accounting integrated mechanism consists of a data processor, and two or more output means are connected to this accounting integrated mechanism through means of communications in an accounting vicarious execution system according to claim 1 or 2, and sends integrated specification data to a customer through this output means.

[Claim 6] The accounting integrated method characterized by what the accounting bill group of these classified two or more groups is unified, respectively, and the integrated specification for every customer is drawn up for, respectively while receiving the accounting bill group of two or

more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively and classifying this received accounting bill group according to a customer.

[Claim 7] The accounting integrated method characterized by what the accounting bill group of these classified two or more groups is unified, respectively, the integrated specification for every customer is drawn up, respectively, and each of this drawn-up integrated specification sends for to corresponding customer ***** while receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively and classifying this received accounting bill group according to a customer.

[Claim 8] The accounting integrated equipment characterized by to include an acceptance means receive the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively, and an integrated means unify the accounting bill group of these classified two or more groups, respectively, and draw up the integrated specification for every customer, respectively while classifying the accounting bill group which received with the acceptance means according to a customer.

[Claim 9] Accounting integrated equipment characterized by providing the following. An acceptance means to receive the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively. An integrated means to unify the accounting bill group of these classified two or more groups, respectively, and to draw up the integrated specification for every customer, respectively while classifying the accounting bill group received with the acceptance means according to a customer, and a sending means to send each integrated specification drawn up with the integrated means to corresponding customer *****.

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DETAILED DESCRIPTION

[Detailed Description of the Invention]

[0001]

[The technical field to which invention belongs] this invention relates to accounting integrated equipment at the accounting vicarious execution system and the accounting integrated method row which perform the accounting claim to customer each which is generated in connection with the commercial transaction of a commercial transaction mechanism and a customer.

[0002]

[Description of the Prior Art] Generally, in order for human being to live, power, gas, water works, the sewerage, social insurance, a telephone, broadcast, a newspaper, etc. are needed. Therefore, a commercial transaction occurs, respectively between enterprise objects, such as a private enterprise dealing with the public utility charge company which deals with power, gas, water works, the sewerage, social insurance, etc., a telephone, broadcast, a newspaper, etc., and the customer as a consumer. This enterprise object is made into a commercial transaction mechanism.

[0003] At such a commercial transaction, usually, after offering the candidate for dealings from the above-mentioned commercial transaction mechanism side to a customer, it becomes the so-called reversionary method which charges a use charge.

[0004] That is, if a customer does a commercial transaction among two or more commercial transaction mechanisms, the accounting bill which indicated the use charge etc. from each commercial transaction mechanism side is mailed to each customer, and based on the accounting bill with which each customer has been mailed, a use charge will be settled by cash payment, or will be settled by bank account pulling down after this.

[0005]

[Problem(s) to be Solved by the Invention] By the way, in the above-mentioned conventional example, since it is made to mail an accounting bill from each commercial transaction mechanism side individually to each customer, the office cost and mailing cost accompanying the mailing procedure which each commercial transaction mechanism side pays will become huge, and can say that there is much futility with seeing socially.

[0006] Moreover, in each customer side, anyway, it is troublesome and an effort is needed -- two or more accounting bills which needed to carry out the index individually out of two or more accounting bills mailed in the cash basis, and were mailed with pulling-down record of a bank passbook when it was bank pulling-down settlement of accounts must be collated one by one.

[0007] Therefore, this invention aims at offer of accounting integrated equipment in the accounting vicarious execution system and the accounting integrated method row which aim at cost reduction by the side of a commercial transaction mechanism, and effort reduction by the side of a customer.

[0008]

[Means for Solving the Problem] The plurality of a commercial transaction mechanism which invention of a claim 1 draws up the accounting bill of each ***** concerned in connection with a commercial transaction with two or more customers, respectively, and sends this accounting bill group to the following accounting integrated mechanism collectively, While receiving the

accounting bill group of two or more customer ***** which bundle up individually and are sent from each commercial transaction mechanism and classifying this received accounting bill group according to a customer An accounting vicarious execution system including the accounting integrated mechanism which unifies the accounting bill group of these classified two or more groups, respectively, and draws up the integrated specification for every customer, respectively.

[0009] The plurality of a commercial transaction mechanism which invention of a claim 2 draws up the accounting bill of each ***** concerned in connection with a commercial transaction with two or more customers, respectively, and sends this accounting bill group to the following accounting integrated mechanism collectively, While receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from each commercial transaction mechanism and classifying this received accounting bill group according to a customer The accounting vicarious execution system which unifies the accounting bill group of these classified two or more groups, respectively, draws up the integrated specification for every customer, respectively, and includes the accounting integrated mechanism in which each of this drawn-up integrated specification is sent to corresponding customer *****.

[0010] It is the accounting vicarious-execution system invention of a claim 3 shall carry out classification processing and integrated processing based on the customer identification information which has given to each of the accounting bill group to which the accounting bill which attached the customer identification information to which the aforementioned commercial transaction mechanism was specified according to the accounting integrated mechanism shall be sent, and the aforementioned accounting integrated mechanism is sent from an accounting claim sending means in an accounting vicarious-execution system given in the above-mentioned claims 1 or 2.

[0011] Invention of a claim 4 is an accounting vicarious execution system to which the aforementioned accounting integrated mechanism and a commercial transaction mechanism are made into a data processor, and the aforementioned accounting integrated mechanism is connected through means of communications to each of a commercial transaction mechanism in an accounting vicarious execution system given in the above-mentioned claims 1 or 2.

[0012] Invention of a claim 5 is an accounting vicarious execution system which should consist the aforementioned accounting integrated mechanism of a data processor, should connect two or more output meanses to this accounting integrated mechanism through means of communications, and shall have sent integrated specification data to the customer through this output means in an accounting vicarious execution system given in the above-mentioned claims 1 or 2.

[0013] Invention of a claim 6 is the accounting integrated method which unifies the accounting bill group of these classified two or more groups, respectively, and draws up the integrated specification for every customer, respectively while receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively and classifying this received accounting bill group according to a customer.

[0014] Invention of a claim 7 is the accounting integrated method of unifying the accounting bill group of these classified two or more groups, respectively, drawing up the integrated specification for every customer, respectively, and sending each of this drawn-up integrated specification to corresponding customer ***** while receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively and classifying this received accounting bill group according to a customer.

[0015] Invention of a claim 8 is accounting integrated equipment including an acceptance means receive the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively, and an integrated means unify the accounting bill group of these classified two or more groups, respectively, and draw up the integrated specification for every customer, respectively while classifying the accounting bill group which received with the acceptance means according to a customer.

[0016] While invention of a claim 9 classifies the accounting bill group which received the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms with the acceptance means received, respectively and the acceptance means according to a customer Accounting integrated equipment including an integrated means to unify the accounting bill group of these classified two or more groups, respectively, and to draw up the integrated specification for every customer, respectively, and a sending means to send each integrated specification drawn up with the integrated means to corresponding customer *****.

[0017] It is made to make it carry out indirectly through an accounting integrated mechanism in the above this inventions, without performing directly the accounting claim to the customer accompanying the commercial transaction between two or more commercial transaction mechanisms and a customer from each commercial transaction mechanism to a customer in short.

[0018] and since the accounting bill of two or more customer ***** is put in block to an accounting integrated mechanism and it is made to make it send from two or more commercial transaction mechanism side, from two or more commercial transaction mechanisms, compared with the conventional example which was being made to send to all customers individually, the time and effort by the side of a commercial transaction mechanism is markedly alike, and is mitigated

[0019] moreover, since the accounting bill from two or more commercial transaction mechanisms is unified from an accounting integrated mechanism side to customer each and it is made to make one integrated specification send, when a customer performs the settlement of accounts to two or more commercial transaction mechanisms, or when collating after settlement of accounts, the time and effort by the side of a customer — what is necessary is just to use a single integrated specification etc. — is markedly alike, and is mitigated

[0020] In addition, in this invention, it contains in both cases of considering as the case where it considers as mailing, or online communication, also about the sending of an integrated specification to a customer from an accounting integrated mechanism [in both cases of considering as the case where it considers as mailing, or online communication, about sending of the accounting bill group from a commercial transaction mechanism to an accounting integrated mechanism].

[0021]

[Embodiments of the Invention] It explains based on each operation form which shows the detail of this invention to drawing 1 and drawing 2.

[0022] Drawing 1 is the outline block diagram of the accounting vicarious execution system concerning the operation form 1 of this invention. This operation form 1 shows the form which performs the sending of an accounting bill and the sending of an integrated specification which a commercial transaction mechanism and an accounting integrated mechanism perform by mailing.

[0023] The commercial transaction mechanism of plurality [N / 1 / 1A-] and 2 are an accounting integrated mechanism and the customer of plurality /N / 3 / 3A-] among drawing.

[0024] Two or more commercial transaction mechanisms 1A-1N are enterprise objects, such as many private enterprises which deal with many public utility charge companies which deal with power, gas, water works, the sewerage, social insurance, etc., a telephone, a newspaper, broadcast, etc.

[0025] The accounting integrated mechanism 2 is an each commercial transaction mechanisms [1A-1N] thing instead performed about the accounting claim to the customer accompanying the commercial transaction between two or more commercial transaction mechanisms 1A-1N and Customers 3A-3N.

[0026] Customers 3A-3N perform a commercial transaction, respectively among two or more aforementioned commercial transaction mechanisms 1A-1N, for example, receive offer for [, such as power, gas, water works, sewerage, social insurance, a telephone, a newspaper, and broadcast,] dealings, and settle the compensation of offer for [aforementioned] dealings with the integrated specification mailed from the accounting integrated mechanism 2 by cash payment or bank account pulling down.

[0027] In addition, although the vicarious execution contract about sending of an accounting bill is concluded between two or more commercial transaction mechanisms 1A-1N and the accounting integrated mechanism 2 When this vicarious execution contract is concluded, two or more commercial transaction mechanisms 1A-1N while offering Customers [3A-3N] list of names to the accounting integrated mechanism 2 -- the commercial transaction mechanisms 1A-1N of plurality [mechanism / accounting integrated / 2] -- receiving -- each customer 3 -- Integration ID (identity) is notified as an identification number which discriminates A-3Ns of each Moreover, although two or more commercial transaction mechanisms 1A-1N specify the account number according to customer uniquely, respectively, when sending an accounting bill group to the accounting integrated mechanism 2, they add the above-mentioned integration ID to the original account number.

[0028] Next, various kinds of processings of the above-mentioned accounting vicarious execution system are explained.

[0029] First, if Customers 3A-3N perform a commercial transaction, respectively among two or more commercial transaction mechanisms 1A-1N, after the progress of a fixed period, individually, to the accounting integrated mechanism 2, two or more commercial transaction mechanisms 1A-1N will bundle up the accounting bill group to two or more customers 3A-3N, and will be mailed, respectively.

[0030] On the other hand, if the accounting integrated mechanism 2 receives an accounting bill group from two or more commercial transaction mechanisms 1A-1N, this accounting integrated mechanism 2 will draw up the integrated specification of every customer 3A - 3N, respectively by using the data processor equipped with the application program which is an object for accounting bill integration based on the accounting bill group received from each commercial transaction mechanisms 1A-1N. In creation processing of this integrated specification, that is, the required matter of the accounting bill group of two or more customer 3A-3-N ** by which mailing has been carried out [aforementioned] When a data input is carried out from input meanses, such as scanners, such as a keyboard and OCR (Optical Character Reader), by the application program while classifying the accounting bill data by which the input was carried out [aforementioned] according to customer 3A-3Ns by making the integration ID into reference criteria -- the accounting bill data of these classified two or more groups -- respectively -- unifying -- a customer 3 -- it is made to draw up the integrated specification in every A-3Ns Thus, the drawn-up integrated specification is individually mailed to the corresponding customers 3A-3N.

[0031] Customers 3A-3N will settle accounts by cash payment or bank account pulling down to each commercial transaction mechanism based on this integrated specification, if the above-mentioned integrated specification is received.

[0032] Since the accounting bill group to two or more customer 3A-3-N each is individually put in block to the accounting integrated mechanism 2 from two or more commercial transaction mechanisms 1A-1N and it sends as explained above the former -- setting -- the commercial transaction mechanism 1 -- A-1N is boiled, respectively, a huge procedure about individual sending of the required accounting bill can be omitted now, and social cost -- procedure costs and mailing costs are boiled markedly and can be reduced -- can be cut down now

[0033] And since it is made to send one integrated specification which unified the accounting bill from two or more commercial transaction mechanisms 1A-1N from the accounting integrated mechanism 2 to two or more customers 3A-3N What is necessary is just coming to carry out cash payment in each customer 3A-3-N side based on the matter of record of one integrated specification in a cash basis. Can omit the troublesome time and effort of carrying out an index individually out of two or more accounting bills like before, and also, in bank pulling-down settlement of accounts, one integrated specification, Customers 3A-3N can perform household economy management now comfortably -- what is necessary is just coming to collate the pulling-down matter of record of the bank passbook settled, respectively, and the collating work can be markedly boiled compared with the conventional example, and can be performed simply and quickly --

[0034] Drawing 2 is the outline block diagram of the accounting vicarious execution system

concerning the operation form 2 of this invention. This operation form 2 shows the form which performs the sending of an accounting bill and the sending of an integrated specification which a commercial transaction mechanism and an accounting integrated mechanism perform by online communication.

[0035] Among drawing, the accounting claim equipment with which two or more commercial transaction mechanisms are equipped 10A-10N, the accounting integrated equipment with which an accounting integrated mechanism is equipped with 20, the IC card which two or more customers of each hold 30A-30N, and 40A-40N, it is two or more IC card reader writers, and the detail of each [these] element is explained below.

[0036] Commercial transaction mechanisms, such as many private enterprises which deal with many public utility charge companies which deal with power, gas, water works, the sewerage, social insurance, etc., a telephone, a newspaper, broadcast, etc., are equipped with the accounting claim equipments 10A-10N, and they consist of a data processor which has the processing facility which bundles up each accounting bill data constellation about a two or more IC cards [30A-30N] commercial transaction according to instructions, respectively, and transmits to accounting integrated equipment 20.

[0037] a basis [data constellations / accounting bill / which bundle up accounting integrated equipment 20 individually from two or more accounting claim equipments 10A-10N, and are transmitted / two or more] -- a customer 3 -- it consists of a data processor equipped with the application program for accounting bill integration which draws up the integrated specification in every A-3Ns, respectively The processing facility which receives two or more accounting bill data constellations which bundle up this accounting integrated equipment 20 individually from two or more accounting claim equipments 10A-10N, and are transmitted (equivalent to the acceptance means of claims 8 and 9), While classifying this accounting bill data constellation that received according to two or more IC card 30A-30Ns the accounting bill data constellation of each of this classified group -- unifying -- IC card 30 -- with the processing facility (equivalent to the integrated means of claims 8 and 9) which creates the integrated specification data in every A-30Ns, respectively It has the processing facility (equivalent to a sending means according to claim 9) which transmits integrated specification data individually according to the demand from two or more IC card reader writers 40A-40N.

[0038] In addition, although the vicarious execution contract about sending of an accounting bill is concluded between two or more accounting claim equipments 10A-10N and accounting integrated equipment 20 When this vicarious execution contract is concluded, accounting integrated equipment 20 IC card 30 which each customer holds to two or more accounting claim equipments 10A-10N -- while notifying the integration ID as an identification number which discriminates A-30Ns of each, this integration ID is memorized, respectively to an own database and each own IC cards 30A-30N Moreover, although two or more accounting claim equipments 10A-10N specify the account number according to customer uniquely, respectively, when sending accounting bill data to accounting integrated equipment 20, they add the above-mentioned integration ID to the original account number.

[0039] IC cards 30A-30N are published from an accounting integrated mechanism to a customer, and consist of a card with which the semiconductor integrated circuit (IC) containing a processor, memory, etc. was built in. While integrated ID data, attribute data, etc. are beforehand memorized with accounting integrated equipment 20 by these IC cards 30A-30N, in them, it has at least the processing facility which carries out online communication among IC card reader writers 40A-40N, and the processing facility which writes in, reads or eliminates the aforementioned communication data. Integrated ID data are the identification number of IC card 30A which accounting integrated equipment 20 specified - 30N each etc., and attribute data are the name voluntarily returned by the request person at the time of an IC cards [30A-30N] issue request, age, sex, the address, an occupation, a house contact, a station contact, etc.

[0040] It is installed in various places, such as a convenience store, and IC card reader writers 40A-40N have at least the processing facility which carries out data communication between accounting integrated equipment 20, and the processing facility which carries out data transmission and reception among IC cards 30A-30N.

[0041] Next, operation of each component is explained to various kinds of processing facility rows of the above-mentioned accounting vicarious execution system.

[0042] First, if two or more commercial transaction mechanisms and an IC cards [30A-30N] holder perform the commercial transaction using IC cards 30A-30N After progress of a fixed period, and two or more accounting claim equipments 10A-10N Individually, if the accounting bill data to an IC cards [30A-30N] holder are created and a regular date comes, by carrying out online communication to accounting integrated equipment 20, respectively The accounting bill data constellation to a two or more IC cards [30A-30N] holder is transmitted collectively. this time -- each IC card 30 -- integrated ID data and account number data are given to the accounting bill data in every A-30Ns, respectively

[0043] On the other hand, it unifies each accounting bill data of these classified two or more groups, and creates the integrated specification data for every IC cards [30A-30N] holder while it will classify the accounting bill data to IC cards [30A-30N] holder each based on this accounting bill data constellation, if accounting integrated equipment 20 is put in block from two or more accounting claim equipments 10A-10N and accounting bill data are received.

[0044] Here, if an IC cards [30A-30N] carrier becomes a regular date, by connecting IC cards 30A-30N to arbitrary IC card reader writers 40A-40N, and carrying out online communication of IC card reader writers 40A-40N and the accounting integrated equipment 20, it will incorporate individually the integrated specification data about connected IC cards 30A-30N, and will carry out a printout. An IC cards [30A-30N] carrier receives this integrated specification by which the printout was carried out.

[0045] In this way, if an IC cards [30A-30N] carrier receives an integrated specification, based on this integrated specification, accounts will be settled by cash payment or bank account pulling down to each commercial transaction mechanism.

[0046] Since the accounting bill data constellation about a two or more IC cards [30A-30N] carrier will be collectively sent to accounting integrated equipment 20 from two or more accounting claim equipments 10A-10N if a regular date comes as explained above in a commercial transaction mechanism side, a huge procedure of mailing an accounting bill individually to all customers like before can be omitted, and social cost -- procedure costs and mailing costs are boiled markedly and can be reduced -- can be cut down now

[0047] And accounting integrated equipment 20 accepts a demand from a two or more IC cards [30A-30N] carrier. Since one integrated specification data which unified the accounting bill data from two or more accounting claim equipments 10A-10N is sent, in an each IC cards [30A-30N] carrier side What is necessary is just coming to carry out cash payment based on the matter of record of one integrated specification data in a cash basis. Can save the time and effort which carries out an index individually out of two or more accounting bills like before, and also, in bank pulling-down settlement of accounts, one integrated specification data, an IC cards [30A-30N] carrier can perform household economy management now comfortably -- what is necessary is just coming to collate the pulling-down matter of record of the bank passbook settled, respectively, and the collating work can be markedly boiled compared with the conventional example, and can be performed simply and quickly --

[0048] In addition, although the above-mentioned operation gestalt explains this invention, it is not limited to seeing, and it can consider various application and deformation.

[0049] (1) Although it is made to send an integrated specification from accounting integrated equipment 20 using IC card reader writers 40A-40N to an IC cards [30A-30N] carrier, you may make it send the integrated specification drawn up with accounting integrated equipment 20 to an IC cards [30A-30N] carrier by mailing with the above-mentioned operation gestalt 2.

[0050] (2) When the IC cards [30A-30N] carrier owns the personal computer, you may make it send integrated specification data from accounting integrated equipment 20 by direct online communication to this personal computer in the above-mentioned operation gestalt 2.

[0051]

[Effect of the Invention] Since the accounting bill group to two or more customers is individually put in block to an accounting integrated mechanism and it is made to send from each commercial transaction mechanism in this invention shown in a claim 1 or 9, in a commercial

transaction mechanism side that a huge sending procedure of sending an accounting bill individually to all customers like before can be omitted now etc. boils sending procedure cost and sending cost markedly, and it can decrease, as a result can contribute now to social cost reduction greatly Since it is made to send one integrated specification which unified two or more accounting bills from the accounting integrated mechanism side to the customer, and in a customer side What is necessary is just coming to carry out cash payment based on the matter of record of one integrated specification in a cash basis. Can omit the troublesome time and effort of carrying out an index individually out of two or more accounting bills like before, and also, in bank pulling-down settlement of accounts, one integrated specification, a customer can perform household economy management now comfortably -- what is necessary is just coming to collate the pulling-down matter of record of the bank passbook settled, respectively, and the collating work can be markedly boiled compared with the conventional example, and can be performed simply and quickly --

[0052] Thus, according to this invention, a respectively greatest benefit can be given to a commercial transaction mechanism and customer side.

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TECHNICAL FIELD

[The technical field to which invention belongs] this invention relates to accounting integrated equipment at the accounting vicarious execution system and the accounting integrated method row which perform the accounting claim to customer each which is generated in connection with the commercial transaction of a commercial transaction mechanism and a customer.

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PRIOR ART

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[0003] At such a commercial transaction, usually, after offering the candidate for dealings from the above-mentioned commercial transaction mechanism side to a customer, it becomes the so-called reversionary method which charges a use charge.

[0004] That is, if a customer does a commercial transaction among two or more commercial transaction mechanisms, the accounting bill which indicated the use charge etc. from each commercial transaction mechanism side is mailed to each customer, and based on the accounting bill with which each customer has been mailed, a use charge will be settled by cash payment, or will be settled by bank account pulling down after this.

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EFFECT OF THE INVENTION

[Effect of the Invention] Since the accounting bill group to two or more customers is individually put in block to an accounting integrated mechanism and it is made to send from each commercial transaction mechanism in this invention shown in a claim 1 or 9, in a commercial transaction mechanism side that a huge sending procedure of sending an accounting bill individually to all customers like before can be omitted now etc. boils sending procedure cost and sending cost markedly, and it can decrease, as a result can contribute now to social cost reduction greatly And since it is made to send one integrated specification which unified two or more accounting bills from the accounting integrated mechanism side to the customer, it is at a customer side. What is necessary is just coming to carry out cash payment based on the matter of record of one integrated specification in a cash basis. Can omit the troublesome time and effort of carrying out an index individually out of two or more accounting bills like before, and also, in bank pulling-down settlement of accounts, one integrated specification, a customer can perform household economy management now comfortably -- what is necessary is just coming to collate the pulling-down matter of record of the bank passbook settled, respectively, and the collating work can be markedly boiled compared with the conventional example, and can be performed simply and quickly --

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TECHNICAL PROBLEM

[Problem(s) to be Solved by the Invention] By the way, in the above-mentioned conventional example, since it is made to mail an accounting bill from each commercial transaction mechanism side individually to each customer, the office cost and mailing cost accompanying the mailing procedure which each commercial transaction mechanism side pays will become huge, and can say that there is much futility with seeing socially.

[0006] Moreover, in each customer side, anyway, it is troublesome and an effort is needed -- two or more accounting bills which needed to carry out the index individually out of two or more accounting bills mailed in the cash basis, and were mailed with pulling-down record of a bank passbook when it was bank pulling-down settlement of accounts must be collated one by one.

[0007] Therefore, this invention aims at offer of accounting integrated equipment in the accounting vicarious execution system and the accounting integrated method row which aim at cost reduction by the side of a commercial transaction mechanism, and effort reduction by the side of a customer.

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MEANS

[Means for Solving the Problem] The plurality of a commercial transaction mechanism which invention of a claim 1 draws up the accounting bill of each ***** concerned in connection with a commercial transaction with two or more customers, respectively, and sends this accounting bill group to the following accounting integrated mechanism collectively, While receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from each commercial transaction mechanism and classifying this received accounting bill group according to a customer An accounting vicarious execution system including the accounting integrated mechanism which unifies the accounting bill group of these classified two or more groups, respectively, and draws up the integrated specification for every customer, respectively.

[0009] The plurality of a commercial transaction mechanism which invention of a claim 2 draws up the accounting bill of each ***** concerned in connection with a commercial transaction with two or more customers, respectively, and sends this accounting bill group to the following accounting integrated mechanism collectively, While receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from each commercial transaction mechanism and classifying this received accounting bill group according to a customer The accounting vicarious execution system which unifies the accounting bill group of these classified two or more groups, respectively, draws up the integrated specification for every customer, respectively, and includes the accounting integrated mechanism in which each of this drawn-up integrated specification is sent to corresponding customer *****.

[0010] It is the accounting vicarious-execution system invention of a claim 3 shall carry out classification processing and integrated processing based on the customer identification information which has given to each of the accounting bill group to which the accounting bill which attached the customer identification information to which the aforementioned commercial transaction mechanism was specified according to the accounting integrated mechanism shall be sent, and the aforementioned accounting integrated mechanism is sent from an accounting claim sending means in an accounting vicarious-execution system given in the above-mentioned claims 1 or 2.

[0011] Invention of a claim 4 is an accounting vicarious execution system to which the aforementioned accounting integrated mechanism and a commercial transaction mechanism are made into a data processor, and the aforementioned accounting integrated mechanism is connected through means of communications to each of a commercial transaction mechanism in an accounting vicarious execution system given in the above-mentioned claims 1 or 2.

[0012] Invention of a claim 5 is an accounting vicarious execution system which should consist the aforementioned accounting integrated mechanism of a data processor, should connect two or more output meanses to this accounting integrated mechanism through means of communications, and shall have sent integrated specification data to the customer through this output means in an accounting vicarious execution system given in the above-mentioned claims 1 or 2.

[0013] Invention of a claim 6 is the accounting integrated method which unifies the accounting bill group of these classified two or more groups, respectively, and draws up the integrated specification for every customer, respectively while receiving the accounting bill group of two or

more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively and classifying this received accounting bill group according to a customer.

[0014] Invention of a claim 7 is the accounting integrated method of unifying the accounting bill group of these classified two or more groups, respectively, drawing up the integrated specification for every customer, respectively, and sending each of this drawn-up integrated specification to corresponding customer ***** while receiving the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively and classifying this received accounting bill group according to a customer.

[0015] Invention of a claim 8 is accounting integrated equipment including an acceptance means receive the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms, respectively, and an integrated means unify the accounting bill group of these classified two or more groups, respectively, and draw up the integrated specification for every customer, respectively while classifying the accounting bill group which received with the acceptance means according to a customer.

[0016] While invention of a claim 9 classifies the accounting bill group which received the accounting bill group of two or more customer ***** which bundle up individually and are sent from two or more commercial transaction mechanisms with the acceptance means received, respectively and the acceptance means according to a customer Accounting integrated equipment including an integrated means to unify the accounting bill group of these classified two or more groups, respectively, and to draw up the integrated specification for every customer, respectively, and a sending means to send each integrated specification drawn up with the integrated means to corresponding customer *****.

[0017] It is made to make it carry out indirectly through an accounting integrated mechanism in the above this inventions, without performing directly the accounting claim to the customer accompanying the commercial transaction between two or more commercial transaction mechanisms and a customer from each commercial transaction mechanism to a customer in short.

[0018] and since the accounting bill of two or more customer ***** is put in block to an accounting integrated mechanism and it is made to make it send from two or more commercial transaction mechanism side, from two or more commercial transaction mechanisms, compared with the conventional example which was being made to send to all customers individually, the time and effort by the side of a commercial transaction mechanism is markedly alike, and is mitigated

[0019] moreover, since the accounting bill from two or more commercial transaction mechanisms is unified from an accounting integrated mechanism side to customer each and it is made to make one integrated specification send, when a customer performs the settlement of accounts to two or more commercial transaction mechanisms, or when collating after settlement of accounts, the time and effort by the side of a customer -- what is necessary is just to use a single integrated specification etc. -- is markedly alike, and is mitigated

[0020] In addition, in this invention, it contains in both cases of considering as the case where it considers as mailing, or online communication, also about the sending of an integrated specification to a customer from an accounting integrated mechanism [in both cases of considering as the case where it considers as mailing, or online communication, about sending of the accounting bill group from a commercial transaction mechanism to an accounting integrated mechanism].

[0021]

[Embodiments of the Invention] It explains based on each operation gestalt which shows the detail of this invention to drawing 1 and drawing 2.

[0022] Drawing 1 is the outline block diagram of the accounting vicarious execution system concerning the operation gestalt 1 of this invention. This operation gestalt 1 shows the gestalt which performs the sending of an accounting bill and the sending of an integrated specification

which a commercial transaction mechanism and an accounting integrated mechanism perform by mailing.

[0023] The commercial transaction mechanism of plurality [N / 1 / 1A-] and 2 are an accounting integrated mechanism and the customer of plurality /N / 3 / 3A-] among drawing.

[0024] Two or more commercial transaction mechanisms 1A-1N are enterprise objects, such as many private enterprises which deal with many public utility charge companies which deal with power, gas, water works, the sewerage, social insurance, etc., a telephone, a newspaper, broadcast, etc.

[0025] The accounting integrated mechanism 2 is an each commercial transaction mechanisms [1A-1N] thing instead performed about the accounting claim to the customer accompanying the commercial transaction between two or more commercial transaction mechanisms 1A-1N and Customers 3A-3N.

[0026] Customers 3A-3N perform a commercial transaction, respectively among two or more aforementioned commercial transaction mechanisms 1A-1N, for example, receive offer for [, such as power, gas, water works, sewerage, social insurance, a telephone, a newspaper, and broadcast,] dealings, and settle the compensation of offer for [aforementioned] dealings with the integrated specification mailed from the accounting integrated mechanism 2 by cash payment or bank account pulling down.

[0027] In addition, although the vicarious execution contract about sending of an accounting bill is concluded between two or more commercial transaction mechanisms 1A-1N and the accounting integrated mechanism 2 When this vicarious execution contract is concluded, two or more commercial transaction mechanisms 1A-1N while offering Customers [3A-3N] list of names to the accounting integrated mechanism 2 -- the commercial transaction mechanisms 1A-1N of plurality [mechanism / accounting integrated / 2] -- receiving -- each customer 3 -- Integration ID (identity) is notified as an identification number which discriminates A-3Ns of each Moreover, although two or more commercial transaction mechanisms 1A-1N specify the account number according to customer uniquely, respectively, when sending an accounting bill group to the accounting integrated mechanism 2, they add the above-mentioned integration ID to the original account number.

[0028] Next, various kinds of processings of the above-mentioned accounting vicarious execution system are explained.

[0029] First, if Customers 3A-3N perform a commercial transaction, respectively among two or more commercial transaction mechanisms 1A-1N, after the progress of a fixed period, individually, to the accounting integrated mechanism 2, two or more commercial transaction mechanisms 1A-1N will bundle up the accounting bill group to two or more customers 3A-3N, and will be mailed, respectively.

[0030] On the other hand, if the accounting integrated mechanism 2 receives an accounting bill group from two or more commercial transaction mechanisms 1A-1N, this accounting integrated mechanism 2 will draw up the integrated specification of every customer 3A - 3N, respectively by using the data processor equipped with the application program which is an object for accounting bill integration based on the accounting bill group received from each commercial transaction mechanisms 1A-1N. In creation processing of this integrated specification, that is, the required matter of the accounting bill group of two or more customer 3A-3-N ** by which mailing has been carried out [aforementioned] When a data input is carried out from input meanses, such as scanners, such as a keyboard and OCR (Optical Character Reader), by the application program while classifying the accounting bill data by which the input was carried out [aforementioned] according to customer 3A-3Ns by making the integration ID into reference criteria -- the accounting bill data of these classified two or more groups -- respectively -- unifying -- a customer 3 -- it is made to draw up the integrated specification in every A-3Ns Thus, the drawn-up integrated specification is individually mailed to the corresponding customers 3A-3N.

[0031] Customers 3A-3N will settle accounts by cash payment or bank account pulling down to each commercial transaction mechanism based on this integrated specification, if the above-mentioned integrated specification is received.

[0032] Since the accounting bill group to two or more customer 3A-3-N each is individually put in block to the accounting integrated mechanism 2 from two or more commercial transaction mechanisms 1A-1N and it sends as explained above the former -- setting -- the commercial transaction mechanism 1 -- A-1N is boiled, respectively, a huge procedure about individual sending of the required accounting bill can be omitted now, and social cost -- procedure costs and mailing costs are boiled markedly and can be reduced -- can be cut down now

[0033] And since it is made to send one integrated specification which unified the accounting bill from two or more commercial transaction mechanisms 1A-1N from the accounting integrated mechanism 2 to two or more customers 3A-3N What is necessary is just coming to carry out cash payment in each customer 3A-3-N side based on the matter of record of one integrated specification in a cash basis. Can omit the troublesome time and effort of carrying out an index individually out of two or more accounting bills like before, and also, in bank pulling-down settlement of accounts, one integrated specification, Customers 3A-3N can perform household economy management now comfortably -- what is necessary is just coming to collate the pulling-down matter of record of the bank passbook settled, respectively, and the collating work can be markedly boiled compared with the conventional example, and can be performed simply and quickly --

[0034] Drawing 2 is the outline block diagram of the accounting vicarious execution system concerning the operation gestalt 2 of this invention. This operation gestalt 2 shows the gestalt which performs the sending of an accounting bill and the sending of an integrated specification which a commercial transaction mechanism and an accounting integrated mechanism perform by online communication.

[0035] Among drawing, the accounting claim equipment with which two or more commercial transaction mechanisms are equipped 10A-10N, the accounting integrated equipment with which an accounting integrated mechanism is equipped with 20, the IC card which two or more customers of each hold 30A-30N, and 40A-40N, it is two or more IC card reader writers, and the detail of each [these] element is explained below.

[0036] Commercial transaction mechanisms, such as many private enterprises which deal with many public utility charge companies which deal with power, gas, water works, the sewerage, social insurance, etc., a telephone, a newspaper, broadcast, etc., are equipped with the accounting claim equipments 10A-10N, and they consist of a data processor which has the processing facility which bundles up each accounting bill data constellation about a two or more IC cards [30A-30N] commercial transaction according to instructions, respectively, and transmits to accounting integrated equipment 20.

[0037] a basis [data constellations / accounting bill / which bundle up accounting integrated equipment 20 individually from two or more accounting claim equipments 10A-10N, and are transmitted / two or more] -- a customer 3 -- it consists of a data processor equipped with the application program for accounting bill integration which draws up the integrated specification in every A-3Ns, respectively The processing facility which receives two or more accounting bill data constellations which bundle up this accounting integrated equipment 20 individually from two or more accounting claim equipments 10A-10N, and are transmitted (equivalent to the acceptance means of claims 8 and 9), While classifying this accounting bill data constellation that received according to two or more IC card 30A-30Ns the accounting bill data constellation of each of this classified group -- unifying -- IC card 30 -- with the processing facility (equivalent to the integrated means of claims 8 and 9) which creates the integrated specification data in every A-30Ns, respectively It has the processing facility (equivalent to a sending means according to claim 9) which transmits integrated specification data individually according to the demand from two or more IC card reader writers 40A-40N.

[0038] In addition, although the vicarious execution contract about sending of an accounting bill is concluded between two or more accounting claim equipments 10A-10N and accounting integrated equipment 20 When this vicarious execution contract is concluded, accounting integrated equipment 20 IC card 30 which each customer holds to two or more accounting claim equipments 10A-10N -- while notifying the integration ID as an identification number which discriminates A-30Ns of each, this integration ID is memorized, respectively to an own database

and each own IC cards 30A-30N Moreover, although two or more accounting claim equipments 10A-10N specify the account number according to customer uniquely, respectively, when sending accounting bill data to accounting integrated equipment 20, they add the above-mentioned integration ID to the original account number.

[0039] IC cards 30A-30N are published from an accounting integrated mechanism to a customer, and consist of a card with which the semiconductor integrated circuit (IC) containing a processor, memory, etc. was built in. While integrated ID data, attribute data, etc. are beforehand memorized with accounting integrated equipment 20 by these IC cards 30A-30N, in them, it has at least the processing facility which carries out online communication among IC card reader writers 40A-40N, and the processing facility which writes in, reads or eliminates the aforementioned communication data. Integrated ID data are the identification number of IC card 30A which accounting integrated equipment 20 specified - 30N each etc., and attribute data are the name voluntarily returned by the request person at the time of an IC cards [30A-30N] issue request, age, sex, the address, an occupation, a house contact, a station contact, etc.

[0040] It is installed in various places, such as a convenience store, and IC card reader writers 40A-40N have at least the processing facility which carries out data communication between accounting integrated equipment 20, and the processing facility which carries out data transmission and reception among IC cards 30A-30N.

[0041] Next, operation of each component is explained to various kinds of processing facility rows of the above-mentioned accounting vicarious execution system.

[0042] First, if two or more commercial transaction mechanisms and an IC cards [30A-30N] holder perform the commercial transaction using IC cards 30A-30N After progress of a fixed period, and two or more accounting claim equipments 10A-10N Individually, if the accounting bill data to an IC cards [30A-30N] holder are created and a regular date comes, by carrying out online communication to accounting integrated equipment 20, respectively The accounting bill data constellation to a two or more IC cards [30A-30N] holder is transmitted collectively. this time -- each IC card 30 -- integrated ID data and account number data are given to the accounting bill data in every A-30Ns, respectively

[0043] On the other hand, it unifies each accounting bill data of these classified two or more groups, and creates the integrated specification data for every IC cards [30A-30N] holder while it will classify the accounting bill data to IC cards [30A-30N] holder each based on this accounting bill data constellation, if accounting integrated equipment 20 is put in block from two or more accounting claim equipments 10A-10N and accounting bill data are received.

[0044] Here, if an IC cards [30A-30N] holder becomes a regular date, by connecting IC cards 30A-30N to arbitrary IC card reader writers 40A-40N, and carrying out online communication of IC card reader writers 40A-40N and the accounting integrated equipment 20, it will incorporate individually the integrated specification data about connected IC cards 30A-30N, and will carry out a printout. An IC cards [30A-30N] holder receives this integrated specification by which the printout was carried out.

[0045] In this way, if an IC cards [30A-30N] holder receives an integrated specification, based on this integrated specification, accounts will be settled by cash payment or bank account pulling down to each commercial transaction mechanism.

[0046] Since the accounting bill data constellation about a two or more IC cards [30A-30N] holder will be collectively sent to accounting integrated equipment 20 from two or more accounting claim equipments 10A-10N if a regular date comes as explained above in a commercial transaction mechanism side, a huge procedure of mailing an accounting bill individually to all customers like before can be omitted, and social cost -- procedure costs and mailing costs are boiled markedly and can be reduced -- can be cut down now

[0047] And accounting integrated equipment 20 accepts a demand from a two or more IC cards [30A-30N] holder. Since one integrated specification data which unified the accounting bill data from two or more accounting claim equipments 10A-10N is sent, in an each IC cards [30A-30N] holder side What is necessary is just coming to carry out cash payment based on the matter of record of one integrated specification data in a cash basis. Can save the time and effort which carries out an index individually out of two or more accounting bills like before, and

also, in bank pulling-down settlement of accounts, one integrated specification data, an IC cards [30A-30N] holder can perform household economy management now comfortably -- what is necessary is just coming to collate the pulling-down matter of record of the bank passbook settled, respectively, and the collating work can be markedly boiled compared with the conventional example, and can be performed simply and quickly --

[0048] In addition, although the above-mentioned operation form explains this invention, it is not limited to seeing, and it can consider various application and deformation.

[0049] (1) Although it is made to send an integrated specification from accounting integrated equipment 20 using IC card reader writers 40A-40N to an IC cards [30A-30N] holder, you may make it send the integrated specification drawn up with accounting integrated equipment 20 to an IC cards [30A-30N] holder by mailing with the above-mentioned operation form 2.

[0050] (2) When the IC cards [30A-30N] holder owns the personal computer, you may make it send integrated specification data from accounting integrated equipment 20 by direct online communication to this personal computer in the above-mentioned operation form 2.

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DESCRIPTION OF DRAWINGS

[Brief Description of the Drawings]

[Drawing 1] The outline block diagram showing the operation gestalt 1 of the accounting vicarious execution system of this invention

[Drawing 2] The outline block diagram showing the operation gestalt 2 of the accounting vicarious execution system of this invention

[Description of Notations]

1A-1N Commercial transaction mechanism

2 Accounting Integrated Mechanism

3A-3N Customer

10A-10N Accounting claim equipment

20 Accounting Integrated Equipment

30A-30N IC card

40A-40N IC card reader writer

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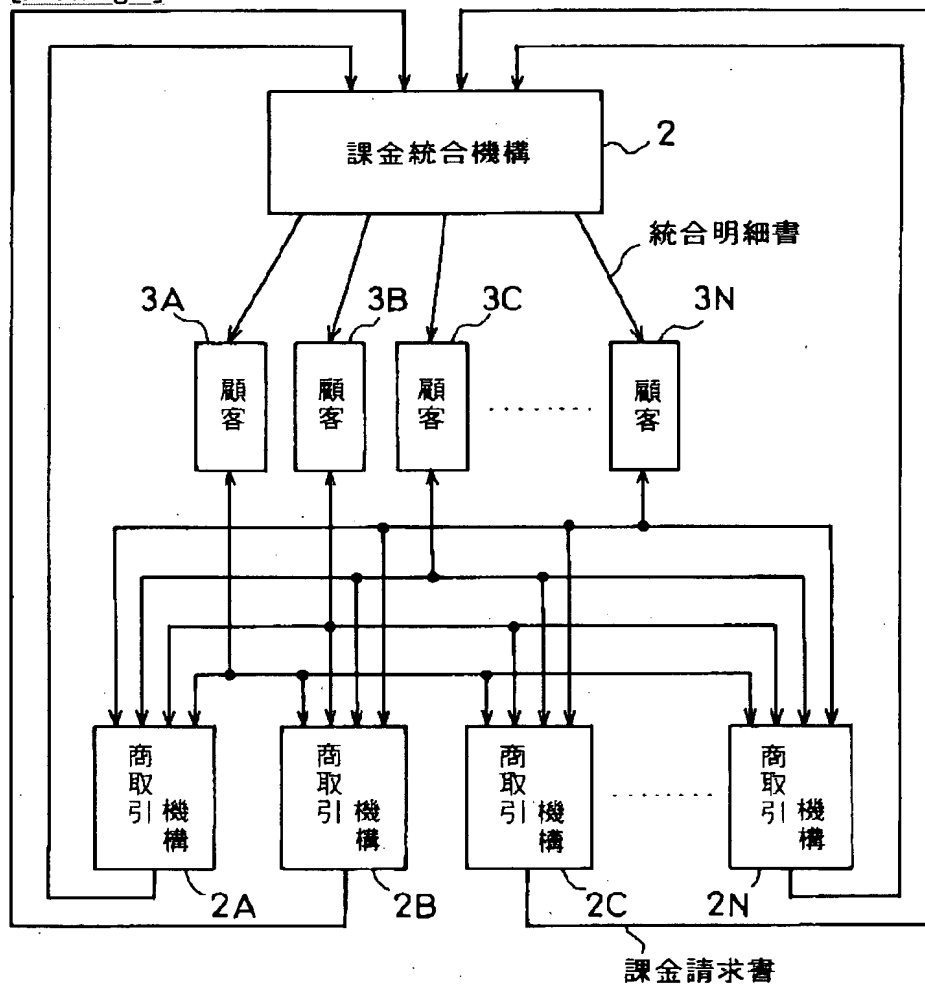
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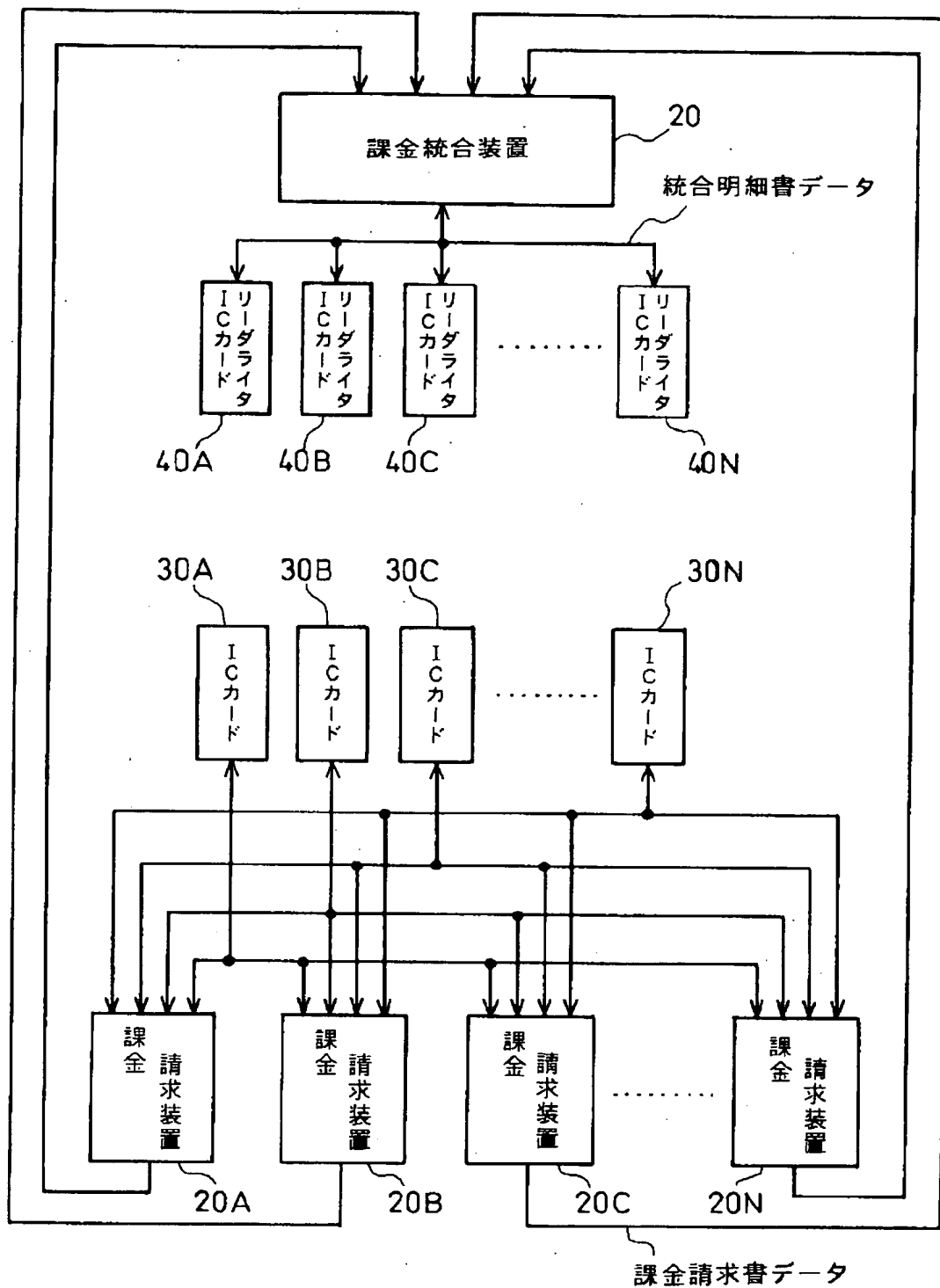
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DRAWINGS

[Drawing 1]



[Drawing 2]



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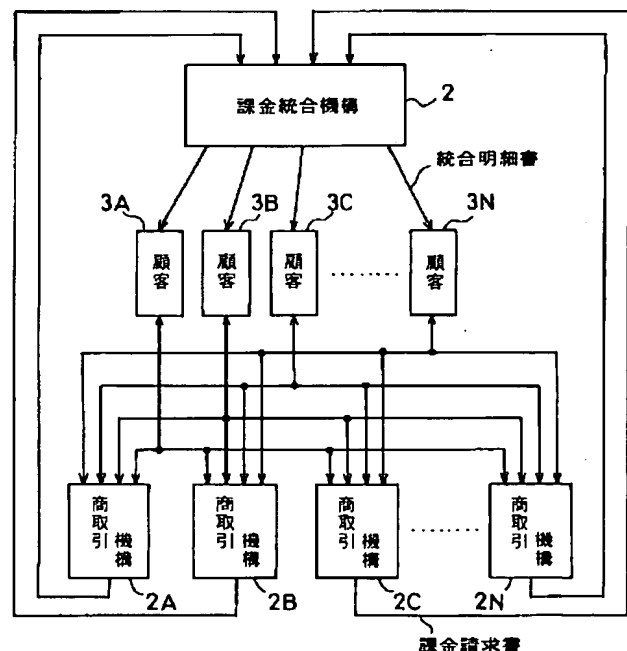
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(54) 【発明の名称】 課金代行システム、課金統合方法ならびに課金統合装置

(57) 【要約】

【課題】 商取引機構側のコスト低減と、顧客側の労力低減とを図る課金代行システムの提供。

【解決手段】 複数の商取引機構1A~1N側から個別に課金統合機構2に対して複数の顧客3A~3N宛の課金請求書を一括して送付させて、この課金統合機構2側から顧客3A~3N個々へ複数の商取引機構1A~1Nからの課金請求書を統合して1つの統合明細書を送付させる。これにより、複数の商取引機構1A~1N側から顧客3A~3N全員へ個別に送付する従来例に比べて商取引機構1A~1N側の手間が格段に軽減されるとともに、顧客3A~3Nが複数の商取引機構1A~1Nに対する決済を行うときや決済後の照合を行うときに、単一の統合明細書を用いるだけで済むなど、顧客側3A~3Nの手間が格段に軽減される。



【特許請求の範囲】

【請求項 1】 複数の顧客との商取引に伴い当該各顧客宛の課金請求書をそれぞれ作成し、この課金請求書群を下記課金統合機構に一括して送付する商取引機構の複数と、

各商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群を受け取り、この受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成する課金統合機構と、を含むことを特徴とする課金代行システム。

【請求項 2】 複数の顧客との商取引に伴い当該各顧客宛の課金請求書をそれぞれ作成し、この課金請求書群を下記課金統合機構に一括して送付する商取引機構の複数と、

各商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群を受け取り、この受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成し、この作成した統合明細書それぞれを対応する顧客個々宛に送付する課金統合機構と、を含むことを特徴とする課金代行システム。

【請求項 3】 請求項 1 または 2 に記載の課金代行システムにおいて、前記商取引機構は、課金統合機構により規定された顧客識別情報を付した課金請求書を送付するものであり、前記課金統合機構は、課金請求送付手段から送付される課金請求書群のそれぞれに付してある顧客識別情報に基づいて仕分け処理および統合処理を行うものである、ことを特徴とする課金代行システム。

【請求項 4】 請求項 1 または 2 に記載の課金代行システムにおいて、前記課金統合機構および商取引機構がデータ処理装置からなり、前記課金統合機構が商取引機構の個々に対して通信手段を介して接続される、ことを特徴とする課金代行システム。

【請求項 5】 請求項 1 または 2 に記載の課金代行システムにおいて、前記課金統合機構がデータ処理装置からなり、この課金統合機構には複数の出力手段が通信手段を介して接続され、この出力手段を介して顧客に統合明細書データを送付するものである、ことを特徴とする課金代行システム。

【請求項 6】 複数の商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群をそれぞれ受け取り、この受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成する、ことを特徴とする課金統合方法。

【請求項 7】 複数の商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群をそれぞれ受

け取り、

この受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成し、この作成した統合明細書それぞれを対応する顧客個々宛に送付する、ことを特徴とする課金統合方法。

【請求項 8】 複数の商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群をそれぞれ受け取る受理手段と、

受理手段で受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成する統合手段と、を含むことを特徴とする課金統合装置。

【請求項 9】 複数の商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群をそれぞれ受け取る受理手段と、

受理手段で受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成する統合手段と、統合手段で作成した統合明細書それぞれを対応する顧客個々宛に送付する送付手段と、を含むことを特徴とする課金統合装置。

【発明の詳細な説明】**【0001】**

【発明の属する技術分野】 本発明は、商取引機構と顧客との商取引に伴い発生する顧客個々への課金請求を行う課金代行システム、課金統合方法ならびに課金統合装置に関する。

【0002】

【従来の技術】 一般的に、人間が生活するには、例えば電力、ガス、上水道、下水道、社会保険、電話、放送、新聞などが必要になる。そのため、電力、ガス、上水道、下水道、社会保険などを取り扱う公共料金会社や、電話、放送、新聞などを取り扱う私企業などの事業体と、消費者としての顧客との間に、それぞれ商取引が発生する。この事業体を、商取引機構とする。

【0003】 このような商取引では、通常、前述の商取引機構側から顧客に対して取引対象を提供した後、利用料金を請求する、いわゆる後払い方式となる。

【0004】 つまり、顧客が複数の商取引機構との間で商取引すると、各商取引機構側から利用料金などを記載した課金請求書が各顧客へ郵送され、この後、各顧客が郵送されてきた課金請求書に基づいて利用料金を現金支払いにより決済したり、あるいは銀行口座引き落としにより決済したりする。

【0005】

【発明が解決しようとする課題】 ところで、上記従来例では、各顧客に対して、各商取引機構側から課金請求書

を個別に郵送するようにしているため、各商取引機構側が負担する郵送手続きに伴う事務コストおよび郵送コストが膨大なものとなり、社会的に見ると無駄が多いと言える。

【0006】また、各顧客側では、現金決済の場合、郵送されてくる複数の課金請求書の中から個別に索引する必要がある、また、銀行引き落とし決済の場合、銀行通帳の引き落とし記録と、郵送された複数の課金請求書とを順次照合せねばならないなど、いずれにしても、面倒で労力を必要とする。

【0007】したがって、本発明は、商取引機構側のコスト低減と顧客側の労力低減とを図る課金代行システム、課金統合方法ならびに課金統合装置の提供を目的としている。

【0008】

【課題を解決するための手段】請求項1の発明は、複数の顧客との商取引に伴い当該各顧客宛の課金請求書をそれぞれ作成し、この課金請求書群を下記課金統合機構に一括して送付する商取引機構の複数と、各商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群を受け取り、この受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成する課金統合機構とを含む、課金代行システム。

【0009】請求項2の発明は、複数の顧客との商取引に伴い当該各顧客宛の課金請求書をそれぞれ作成し、この課金請求書群を下記課金統合機構に一括して送付する商取引機構の複数と、各商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群を受け取り、この受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成し、この作成した統合明細書それぞれを対応する顧客個々宛に送付する課金統合機構とを含む、課金代行システム。

【0010】請求項3の発明は、上記請求項1または2に記載の課金代行システムにおいて、前記商取引機構を、課金統合機構により規定された顧客識別情報を付した課金請求書を送付するものとし、前記課金統合機構を、課金請求送付手段から送付される課金請求書群のそれぞれに付してある顧客識別情報に基づいて仕分け処理および統合処理を行うものとしている、課金代行システム。

【0011】請求項4の発明は、上記請求項1または2に記載の課金代行システムにおいて、前記課金統合機構および商取引機構をデータ処理装置とし、前記課金統合機構を商取引機構の個々に対して通信手段を介して接続させる、課金代行システム。

【0012】請求項5の発明は、上記請求項1または2

に記載の課金代行システムにおいて、前記課金統合機構をデータ処理装置からなり、この課金統合機構に複数の出力手段を通信手段を介して接続し、この出力手段を介して顧客に統合明細書データを送付するものとしている、課金代行システム。

【0013】請求項6の発明は、複数の商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群をそれぞれ受け取り、この受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成する、課金統合方法。

【0014】請求項7の発明は、複数の商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群をそれぞれ受け取り、この受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成し、この作成した統合明細書それぞれを対応する顧客個々宛に送付する、課金統合方法。

【0015】請求項8の発明は、複数の商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群をそれぞれ受け取る受理手段と、受理手段で受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成する統合手段とを含む、課金統合装置。

【0016】請求項9の発明は、複数の商取引機構から個別に一括して送付される複数の顧客個々宛の課金請求書群をそれぞれ受け取る受理手段と、受理手段で受け取った課金請求書群を顧客別に仕分けするとともに、この仕分けした複数グループの課金請求書群をそれぞれ統合して顧客毎の統合明細書をそれぞれ作成する統合手段と、統合手段で作成した統合明細書それぞれを対応する顧客個々宛に送付する送付手段とを含む、課金統合装置。

【0017】以上のような本発明では、要するに、複数の商取引機構と顧客との間の商取引に伴う顧客への課金請求を各商取引機構から顧客に対して直接的に行わずに課金統合機構を介して間接的に行わせるようにしている。

【0018】そして、複数の商取引機構側から課金統合機構に対して複数の顧客個々宛の課金請求書を一括して送付させるようにしているから、複数の商取引機構から個別に顧客全員へ送付させていた従来例に比べて、商取引機構側の手間が格段に軽減される。

【0019】また、課金統合機構側から顧客個々へ複数の商取引機構からの課金請求書を統合して1つの統合明細書を送付させるようにしているから、顧客が複数の商取引機構に対する決済を行うときや、決済後に照合するときなどに、単一の統合明細書を用いるだけで済むなど、顧客側の手間が格段に軽減される。

【0020】なお、本発明では、商取引機構から課金統合機構への課金請求書群の送付に関して、郵送とする場合やオンライン通信とする場合の両方を含み、また、課金統合機構から顧客への統合明細書の送付に関しても、郵送とする場合やオンライン通信とする場合の両方を含む。

【0021】

【発明の実施の形態】本発明の詳細を図1および図2に示す各実施形態に基づいて説明する。

【0022】図1は本発明の実施形態1にかかる課金代行システムの概略構成図である。この実施形態1では、商取引機構や課金統合機構が行う課金請求書の送付や統合明細書の送付を郵送により行う形態を示している。

【0023】図中、1A～1Nは複数の商取引機構、2は課金統合機構、3A～3Nは複数の顧客である。

【0024】複数の商取引機構1A～1Nは、例えば電力、ガス、上水道、下水道、社会保険などを取り扱う多数の公共料金会社や、電話、新聞、放送などを取り扱う多数の私企業などの事業体である。

【0025】課金統合機構2は、複数の商取引機構1A～1Nと顧客3A～3Nとの間の商取引に伴う顧客への課金請求を各商取引機構1A～1Nの代わりに行うものである。

【0026】顧客3A～3Nは、前記複数の商取引機構1A～1Nとの間でそれぞれ商取引を行い、例えば電力、ガス、上水道、下水道、社会保険、電話、新聞、放送などの取引対象の提供を受け、課金統合機構2から郵送されてくる統合明細書により前記取引対象の提供の代償を、現金支払いあるいは銀行口座引き落としにより決済する。

【0027】なお、複数の商取引機構1A～1Nと課金統合機構2との間では、課金請求書の送付についての代行契約を締結するが、この代行契約を締結したときに、複数の商取引機構1A～1Nは、課金統合機構2に対して顧客3A～3Nの名簿を提供する一方、課金統合機構2は、複数の商取引機構1A～1Nに対して、各顧客3A～3Nそれぞれを識別する識別番号として統合ID(identity)を通知する。また、複数の商取引機構1A～1Nは、それぞれ独自に顧客別の課金番号を規定するが、課金統合機構2に対して課金請求書群を送付するときには、独自の課金番号に対して、前述の統合IDを付加する。

【0028】次に、上記課金代行システムの各種の処理について説明する。

【0029】まず、顧客3A～3Nが複数の商取引機構1A～1Nとの間でそれぞれ商取引を行うと、その一定期間の経過後に、複数の商取引機構1A～1Nは、それぞれ個別に、課金統合機構2に対して、複数の顧客3A～3Nに対する課金請求書群を一括して郵送する。

【0030】一方、課金統合機構2が、複数の商取引機

構1A～1Nから課金請求書群を受け取ると、この課金統合機構2は、各商取引機構1A～1Nから受け取った課金請求書群を基にして、課金請求書統合用のアプリケーションプログラムを備えるデータ処理装置を用いることにより顧客3A～3N毎の統合明細書をそれぞれ作成する。つまり、この統合明細書の作成処理では、前記郵送されてきた複数の顧客3A～3N宛の課金請求書群の必要事項を、キーボードやOCR(Optical Character Reader)などのスキャナーなどの入力手段からデータ入力すると、アプリケーションプログラムにより、前記入された課金請求書データを、その統合IDを検索基準として顧客3A～3N別に仕分けするとともに、この仕分けした複数グループの課金請求書データをそれぞれ統合して顧客3A～3N毎の統合明細書を作成するようにしている。このようにして作成した統合明細書を、対応する顧客3A～3Nに対して個別に郵送する。

【0031】顧客3A～3Nは、前述の統合明細書を受け取ると、この統合明細書に基づいて、各商取引機構に対して、現金支払いあるいは銀行口座引き落としにより決済する。

【0032】以上説明したように、複数の商取引機構1A～1Nから個別に、課金統合機構2に対して複数の顧客3A～3N個々に対する課金請求書群を一括して送付するから、従来において商取引機構1A～1Nそれぞれに必要であった課金請求書の個別送付に関する膨大な手続きを省略できるようになり、手続費用や郵送費用を格段に低減できるなど、社会的なコストを削減できるようになる。

【0033】そして、課金統合機構2から複数の顧客3A～3Nに対して、複数の商取引機構1A～1Nからの課金請求書を統合した1つの統合明細書を送付するようにしているから、各顧客3A～3N側では、現金決済の場合、1つの統合明細書の記録事項に基づいて現金支払いを行えばよくなって、従来のように複数の課金請求書の中から個別に索引するといった面倒な手間を省略できるようになる他、銀行引き落とし決済の場合、1つの統合明細書と、それぞれ決済した銀行通帳の引き落とし記録事項とを照合すればよくなって、その照合作業を従来例に比べて格段に簡単かつ迅速に行うことができるなど、顧客3A～3Nが家計管理を楽に行えるようになる。

【0034】図2は本発明の実施形態2にかかる課金代行システムの概略構成図である。この実施形態2では、商取引機構や課金統合機構が行う課金請求書の送付や統合明細書の送付をオンライン通信により行う形態を示している。

【0035】図中、10A～10Nは複数の商取引機構に備えられる課金請求装置、20は課金統合機構に備えられる課金統合装置、30A～30Nは複数の顧客それぞれが保有するICカード、40A～40Nは複数のI

ICカードリーダーライターであり、これら各要素の詳細を以下で説明する。

【0036】課金請求装置10A～10Nは、例えば電力、ガス、上水道、下水道、社会保険などを取り扱う多数の公共料金会社や、電話、新聞、放送などを取り扱う多数の私企業などの商取引機構に備えられるもので、それぞれ指令に応じて複数のICカード30A～30Nとの商取引に関する各課金請求書データ群を一括して課金統合装置20に送信する処理機能を有するデータ処理装置からなる。

【0037】課金統合装置20は、複数の課金請求装置10A～10Nから個別に一括して送信される複数の課金請求書データ群を基に顧客3A～3N毎の統合明細書をそれぞれ作成する課金請求書統合用のアプリケーションプログラムを備えるデータ処理装置からなる。この課金統合装置20は、複数の課金請求装置10A～10Nから個別に一括して送信される複数の課金請求書データ群を受信する処理機能（請求項8、9の受理手段に相当）と、この受信した課金請求書データ群を複数のICカード30A～30N別に仕分けするとともに、この仕分けした各グループの課金請求書データ群を統合して、ICカード30A～30Nごとの統合明細書データをそれぞれ作成する処理機能（請求項8、9の統合手段に相当）と、複数のICカードリーダーライター40A～40Nからの要求に応じて統合明細書データを個別に送信する処理機能（請求項9に記載の送付手段に相当）とを有している。

【0038】なお、複数の課金請求装置10A～10Nと課金統合装置20との間では、課金請求書の送付についての代行契約を締結するが、この代行契約を締結したときに、課金統合装置20は、複数の課金請求装置10A～10Nに対して、各顧客が保有するICカード30A～30Nそれぞれを識別する識別番号としての統合IDを通知するとともに、この統合IDを自身のデータベースおよび各ICカード30A～30Nにそれぞれ記憶する。また、複数の課金請求装置10A～10Nは、それぞれ独自に顧客別の課金番号を規定するが、課金統合装置20に対して課金請求書データを送付するときには、独自の課金番号に対して、前述の統合IDを付加する。

【0039】ICカード30A～30Nは、課金統合機構から顧客に対して発行されるもので、プロセッサおよびメモリなどを含む半導体集積回路（IC）が内蔵されたカードからなる。このICカード30A～30Nには、課金統合装置20により統合IDデータや属性データなどが予め記憶されているとともに、少なくとも、ICカードリーダーライター40A～40Nとの間でオンライン通信する処理機能と、前記通信データを書き込んだり読み出したりあるいは消去したりする処理機能とを有している。統合IDデータは、課金統合装置20が規定し

たICカード30A～30N個々の識別番号などであり、属性データは、ICカード30A～30Nの発行要請時に要請者から自己申告される氏名、年齢、性別、住所、職業、自宅連絡先、職場連絡先などである。

【0040】ICカードリーダーライター40A～40Nは、例えばコンビニエンスストアなど種々な場所に設置されるもので、少なくとも、課金統合装置20との間でデータ通信する処理機能や、ICカード30A～30Nとの間でデータ送受する処理機能を有している。

【0041】次に、上記課金代行システムの各種の処理機能ならびに、各構成要素の動作について、説明する。

【0042】まず、複数の商取引機構とICカード30A～30Nの保有者とがICカード30A～30Nを用いた商取引を行うと、それから一定期間の経過後に、複数の課金請求装置10A～10Nは、それぞれ個別に、ICカード30A～30Nの保有者に対する課金請求書データを作成し、規定の期日になると、それぞれ個別に、課金統合装置20とオンライン通信することにより、複数のICカード30A～30Nの保有者に対する課金請求書データ群を一括して送信する。このとき、各ICカード30A～30Nごとの課金請求書データには、それぞれ統合IDデータおよび課金番号データが付されている。

【0043】一方、課金統合装置20は、複数の課金請求装置10A～10Nから一括して課金請求書データを受信すると、この課金請求書データ群を基にして、ICカード30A～30Nの保有者個々に対する課金請求書データを仕分けするとともに、この仕分けした複数グループの課金請求書データそれぞれを統合して、ICカード30A～30Nの保有者毎の統合明細書データを作成する。

【0044】ここで、ICカード30A～30Nの保有者は、規定の期日になると、任意のICカードリーダーライター40A～40Nに対してICカード30A～30Nを接続して、ICカードリーダーライター40A～40Nと課金統合装置20とをオンライン通信させることにより、接続されたICカード30A～30Nに関する統合明細書データを個別に取り込み、印字出力する。この印字出力された統合明細書をICカード30A～30Nの保有者が受け取る。

【0045】こうしてICカード30A～30Nの保有者が統合明細書を受け取ると、この統合明細書に基づいて、各商取引機構に対して、現金支払いあるいは銀行口座引き落としにより決済する。

【0046】以上説明したように、規定の期日になると、複数の課金請求装置10A～10Nから課金統合装置20に対して複数のICカード30A～30Nの保有者に関する課金請求書データ群を一括して送付するから、商取引機構側では、従来のように顧客全員に対して課金請求書を個別に郵送するといった膨大な手続きを省

略でき、手続き費用や郵送費用を格段に低減できるなど、社会的なコストを削減できるようになる。

【0047】しかも、課金統合装置20は、複数のICカード30A～30Nの保有者からの要求に応じて、複数の課金請求装置10A～10Nからの課金請求書データを統合した1つの統合明細書データを送付するから、各ICカード30A～30Nの保有者側では、現金決済の場合、1つの統合明細書データの記録事項に基づいて現金支払いを行えばよくなって、従来のように複数の課金請求書の中から個別に索引する手間を省けるようになる他、銀行引き落とし決済の場合、1つの統合明細書データと、それぞれ決済した銀行通帳の引き落とし記録事項とを照合すればよくなって、その照合作業を従来例に比べて格段に簡単かつ迅速に行うことができるなど、ICカード30A～30Nの保有者が家計管理を楽に行えるようになる。

【0048】なお、本発明は上記実施形態で説明したもののみに限定されるものではなく、種々な応用や変形が考えられる。

【0049】(1) 上記実施形態2では、課金統合装置20からICカード30A～30Nの保有者に対して統合明細書をICカードリーダーライター40A～40Nを用いて送付するようにしているが、課金統合装置20で作成した統合明細書を郵送にてICカード30A～30Nの保有者に送付するようにしてもよい。

【0050】(2) 上記実施形態2において、ICカード30A～30Nの保有者がパーソナルコンピュータを所有している場合には、このパーソナルコンピュータに対して課金統合装置20から統合明細書データを直接オンライン通信により送付するようにしてもよい。

【0051】

【発明の効果】請求項1ないし9に示す本発明では、各商取引機構から個別に課金統合機構に対して複数の顧客

に対する課金請求書群を一括して送付するようにしているから、商取引機構側では、従来のように顧客全員に対して課金請求書を個別に送付するといった膨大な送付手続きを省略できるようになるなど、送付手続きコストと送付コストとを格段に低減でき、ひいては社会的なコスト削減に大きく貢献できるようになる。しかも、課金統合機構側から顧客に対して複数の課金請求書を統合した1つの統合明細書を送付するようにしているから、顧客側では、現金決済の場合、1つの統合明細書の記録事項に基づいて現金支払いを行えばよくなって、従来のように複数の課金請求書の中から個別に索引するといった面倒な手間を省略できるようになる他、銀行引き落とし決済の場合、1つの統合明細書と、それぞれ決済した銀行通帳の引き落とし記録事項とを照合すればよくなって、その照合作業を従来例に比べて格段に簡単かつ迅速に行うことができるなど、顧客が家計管理を楽に行えるようになる。

【0052】このように、本発明によれば、商取引機構側と顧客側とにそれぞれ絶大な恩恵を与えることができる。

【図面の簡単な説明】

【図1】本発明の課金代行システムの実施形態1を示す概略構成図

【図2】本発明の課金代行システムの実施形態2を示す概略構成図

【符号の説明】

1A～1N 商取引機構

2 課金統合機構

3A～3N 顧客

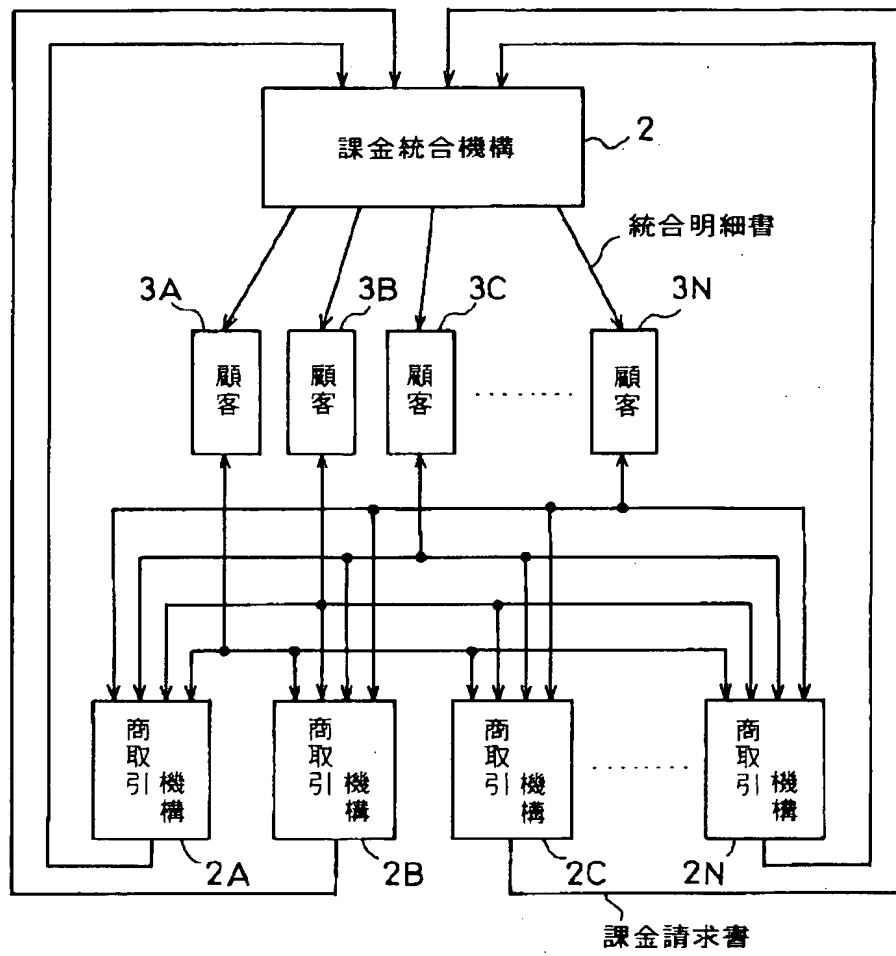
10A～10N 課金請求装置

20 課金統合装置

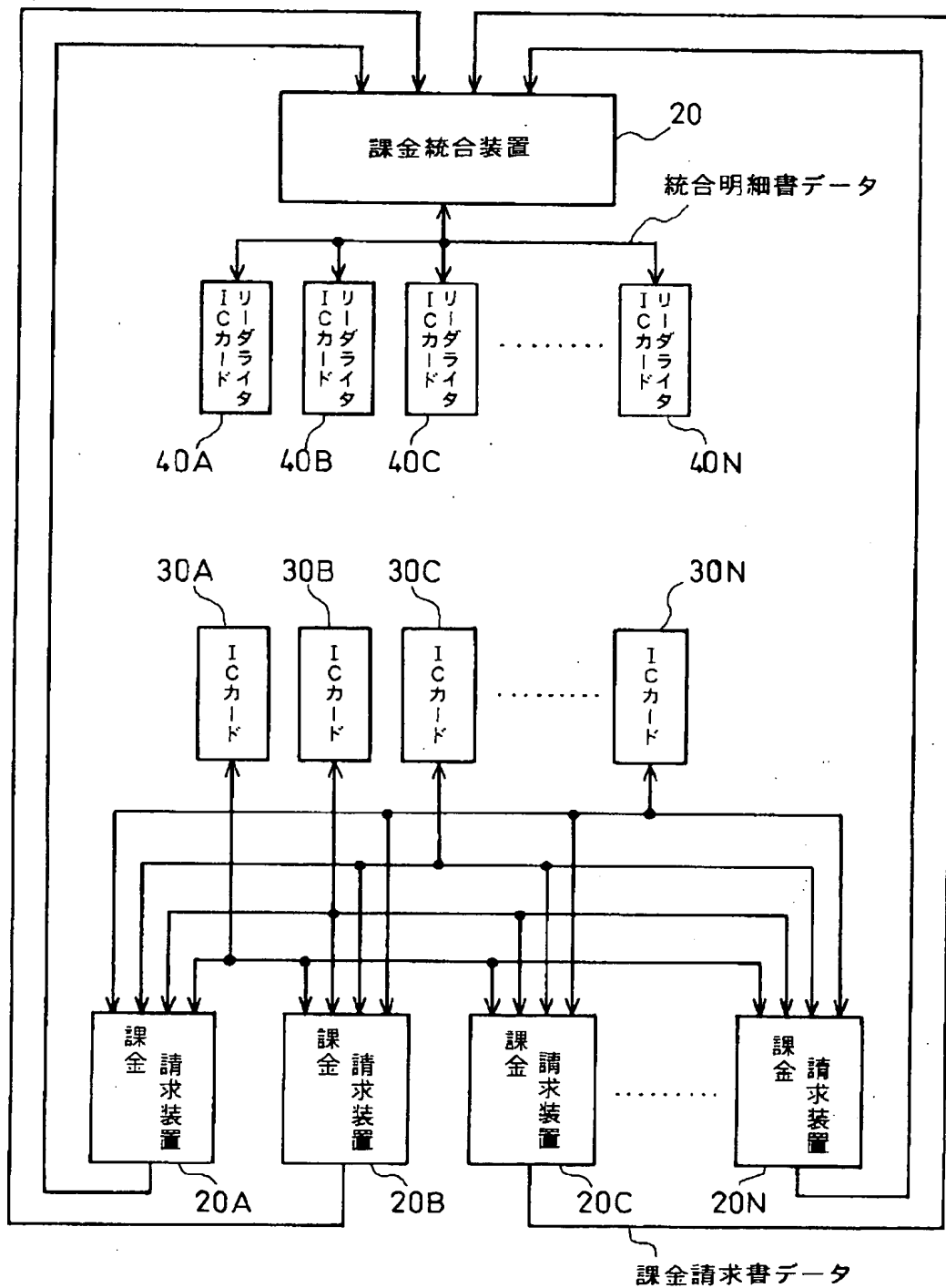
30A～30N ICカード

40A～40N ICカードリーダーライター

【図1】



【図2】



Reference No. 0207388

09/805-912
2161
Departure No. 422768 1/2
Mailed Date 12/17/2002

NOTIFICATION OF REASONS FOR REFUSAL

Application No.	Japanese Patent Application No. 2002-282049
Dated	December 12, 2002
Examiner	Tatsuya YAMASHITA 9645 5L00
Agent	Mitsuru KIMURA
Articles Concerned	primary provision of Section 29, Section 29 Subsection (2), Section 36

The present application has been rejected based on the following reasons. Your opinion against the rejection will be acceptable within 60 days from the departure date of this notification.

REASONS

A. The invention recited in the claim of the present application indicated below can not be patented, because it does not satisfy the requirement regulated by the Japanese Patent Law Section 29 Subsection (1), primary provision.

NOTE

- Claim 2
- Comments

The invention recited in claim 2 is a business method named bill issuing method, but is not information processing by software which concretely utilizes hardware resources such as a computer. Therefore, claim 2 only describes artificial rules and thus does not describe a creation of technical idea utilizing law of nature.

B. The invention recited in the claims of the present application indicated below can not be patented under the requirement regulated by the Japanese Patent Law Section 29 Subsection (2), because it could easily have been made, prior to the filing of the present application, by a person with ordinary skill in the art to which the invention pertains, on the basis of an invention which was described in a publication indicated below which was published in Japan or elsewhere prior to the filing of the present application.

NOTE

(see List of Cited Reference, etc., with regard to cited references, etc.)

- Cited Reference 1 is applied against claims 1 to 3
- Comments

It could have been arbitrarily made to prepare sales in shop by salesclerk and online sales as sales means.

List of Cited References, etc.

1. Unexamined Japanese Patent Application KOKAI Publication No. H11-45298

C. The claim of the present application does not satisfy the requirement regulated by the Japanese Patent Law Section 36 Subsection (6) (ii), with respect to the following point.

NOTE

Claim 3 relates to an invention of a "program". Therefore, this invention is not clear as to whether it is classified into a category of "product" or a category of "method". (Note that an invention of a "program" is allowed only for patent applications filed on or after January 10, 2001. With regard to a divisional application, the filing date of the original application is referred to.)

<Record of the result of prior art search>

- Searched technical field Int. Cl(7) G06F17/60

This record is not a component of the reasons for refusal.

<Contact to>

If you have any questions regarding this notice of reasons for refusal, please contact the following.

Fourth Examining Section, Electronic Commerce

Examiner: Tatsuya YAMASHITA

TEL 03-3581-1101 ext. 3560

拒絶理由通知書

特許出願の番号	特願2002-282049
起案日	平成14年12月12日
特許庁審査官	山下 達也 9645 5L00
特許出願人代理人	木村 満 様
適用条文	第29条柱書、第29条第2項、第36条

この出願は、次の理由によって拒絶をすべきものである。これについて意見があれば、この通知書の発送の日から60日以内に意見書を提出して下さい。

理 由

A. この出願の下記の請求項に係る発明は、下記の点で特許法第29条第1項柱書に規定する要件を満たしていないので、特許を受けることができない。

記

- ・請求項2
- ・備考

請求項2に係る発明は、請求書発行方法というビジネス方法を記載したものであり、コンピュータ等のハードウェア資源を具体的に利用するソフトウェアによる情報処理を記載したものではないから、人為的な取決めを記載したものにならず、自然法則を利用した技術的思想の創作である発明には該当しない。

B. この出願の下記の請求項に係る発明は、その出願前日本国内又は外国において頒布された下記の刊行物に記載された発明に基いて、その出願前にその発明の属する技術の分野における通常の知識を有する者が容易に発明をすることができたものであるから、特許法第29条第2項の規定により特許を受けることができない。

記 (引用文献等については引用文献等一覧参照)

- ・請求項1～3に対して引用文献1
- ・備考

商取引機構として、店舗や販売員による販売とオンラインショップとを含めることは適宜なし得ることである。

1. 特開平11-45298号公報

C. この出願は、特許請求の範囲の記載が下記の点で、特許法第36条第6項第2号に規定する要件を満たしていない。

記

・請求項3は「プログラム」の発明であって、「物」のカテゴリか「方法」のカテゴリかが明確でなく発明が明確でない。（「プログラム」の発明が認められるのは平成13年1月10日以降の出願のみである。分割出願については原出願の出願日で判断される。）

<先行技術文献調査結果の記録>

・調査した分野 IPC第7版 G06F17/60

この先行技術文献調査結果の記録は、拒絶理由を構成するものではない。

<問い合わせ先>

この拒絶理由通知の内容に関するお問い合わせは下記にご連絡下さい。

特許審査第四部電子商取引 審査官 山下達也 03(3581)1101 ext. 3560